

**DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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In Re:

Michael H. Laska dba Laska Home  
Improvements, LLC,

Debtor.

Case No.: 19-23166-ABA

Judge: Hon. Andrew B. Altenburg

Chapter: 13

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

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**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY**

WHEREAS, TD Bank, N.A. (hereinafter "creditor") moved for an Order, pursuant to 11 U.S.C. Section 362(d)(1), authorizing relief from automatic stay, herein; and

WHEREAS, the parties have agreed to resolve the instant dispute by this Consent Order;

NOW THEREFORE, the creditor and debtor hereby agree as follows:

1. That the debtor shall cure the post-petition default of \$396.35, while remaining current on regular monthly payments, by making a series of payments as follows:

- (1) Debtor shall make one payment in the amount of \$132.12 to the creditor no later than May 1, 2020;

- (2) Debtor shall make one payment in the amount of \$132.12 to the creditor no later than June 1, 2020;

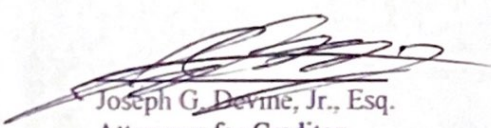
- (3) Debtor shall make one payment in the amount of \$132.11 to the creditor no later than July 1, 2020;



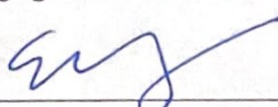
2. The debtor shall continue to make regular monthly payments pursuant to the terms of the Mortgage Contract in a timely fashion commencing with the payment due on or before May 8, 2020 in the amount of \$396.35.

3. In the event debtor fails to make any payment called for in this Consent Order within thirty (30) days of the due date, creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the debtors and counsel for debtors. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the creditor relief from the automatic stay unless the debtor has filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

4. The debtor shall reimburse the creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$350.00 and costs of \$181.00 for bringing the motion for relief from the automatic stay.

  
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30 Montgomery Street, Suite 1205  
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~~April~~ 2020

May 4

  
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Date: ~~April~~, 2020

May 4, 2020